

«AddressBlock» Fill in this information to identify the case:

Debtor 1: Loretta Gracia

Debtor 2:

(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of PennsylvaniaCase number: 19-10648Official Form 410S1

Chapter 13

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor: Wilmington Savings Fund Society,
FSB, as trustee of Stanwich Mortgage Loan Trust F,

Court claim no. (if known): 1-1

Last four digits of any number
you use to identify the debtor's
account:

4229Date of payment change: 04/01/2022

Must be at least 21 days after
date of this notice

\$660.37

New total payment:

Principal, interest and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment? Yes

Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change.
If a statement is not attached, explain why:

Current Escrow Payment: \$255.26New Escrow Payment: \$234.41

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note? No

Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law.
If a notice is not attached, explain why:

Current Interest Rate:

New Interest Rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above? No

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1: Loretta Gracia

Case number (if known): 19-10648

Part 4: Sign Here

The person completing the Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if Different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

I am the creditor I am the creditor's authorized agent

(Attach copy of Power of Attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information and reasonable belief.

/s/ Tonya Leija

Signature

Print: Tonya Leija

Date: Mar 09, 2022

Title: Authorized Agent

Company: Liepold, Harrison & Associates

Address: 1425 Greenway Drive, Suite 250
Irving, TX 75038

Contact Phone:

Email: PCNInquiries@lha-law.com

**UNITED STATES BANKRUPTCY COURT
Eastern DISTRICT OF Pennsylvania**

In Re:

Case No. 19-10648

Loretta Gracia

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I hereby certify that on 03/09/2022, a true and correct copy of the foregoing Notice of Mortgage Payment Change was served upon all interested parties pursuant to the Court's CM/ECF system and/or by First Class U.S. Mail.

By: /s/ Tonya Leija

Wilmington Savings Fund Society, FSB, as trustee
of Stanwich Mortgage Loan Trust F
1425 Greenway Drive, Suite 250
Irving, TX 75038

Debtor

Loretta Gracia
522 S. 55th Street
Philadelphia, PA 19143

Debtor's Counsel

Michael A. Latzes
1528 Walnut Street Suite 700
Philadelphia, PA 19102

Trustee

Kenneth E. West
1234 Market Street - Suite 1813
Philadelphia, PA 19107

U.S. Trustee

Office of the U.S. Trustee
200 Chestnut Street Suite 502
Philadelphia, PA 19106

(800) 561-4567 FAX: (949) 517-5220

/P1 / 680

LORETTA GRACIA
3725 HARDING HWY
MALAGA NJ 08328

YOUR LOAN NUMBER : [REDACTED]
DATE: 01/14/22

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - LAST CYCLES ESCROW ACCOUNT HISTORY ***

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING APRIL, 2021 AND ENDING MARCH, 2022. IF YOUR LOAN WAS PAID-OFF, ASSUMED, OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATIONAL ONLY AND REQUIRES NO ACTION ON YOUR PART.

--- YOUR PAYMENT BREAKDOWN AS OF APRIL, 2021 IS ---

PRIN & INTEREST	425.96
ESCROW PAYMENT	215.84
SHORTAGE PYMT	39.42
TOTAL	681.22

MONTH	-- PAYMENTS TO ESCROW --		-- PAYMENTS FROM ESCROW --		-- ESCROW BALANCE --				
	PRIOR	PROJECTED	ACTUAL	PRIOR	PROJECTED	DESCRIPTION	ACTUAL		
APR	215.84	*	221.45			STARTING BALANCE	= = = >	647.53	9124.93-
MAY	215.84	*						863.37	8903.48-
JUN	215.84	*	245.81					1079.21	8903.48-
JUL	215.84	*	491.62					1295.05	8657.67-
AUG	215.84	*						1510.89	8166.05-
SEP	215.84	*	491.62					1726.73	8166.05-
OCT	215.84	*						1942.57	7674.43-
NOV	215.84	*		1320.70	*	HOMEOWNERS		2158.41	7674.43-
DEC	215.84	*	245.81		1504.41	HOMEOWNERS		1053.55	9178.84- ALP
JAN	215.84	E						1269.39	8933.03-
FEB	215.84	E	1269.39	CITY TAX				1485.23	8933.03-
MAR	215.84	E						431.68 TLP	8933.03-
TOT	2590.08		1696.31	2590.09				647.52	8933.03-
					1504.41				

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHES ITS LOWEST POINT, THAT BALANCE IS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT ESCROW BALANCE (TLP) WAS \$431.68. YOUR ACTUAL LOW POINT ESCROW BALANCE (ALP) WAS \$9,178.84-.

BY COMPARING THE PROJECTED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY AND THE ACTUAL ACTIVITY.
THE LETTER "E" BESIDE AN AMOUNT INDICATES THAT THE PROJECTED ACTIVITY HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Your projected escrow balance consists of the following detail (an * next to an amount indicates this is a total that represents more than one payment to or disbursement from escrow):

Escrow payments up to escrow analysis effective date:

12/19	\$221.45	01/20	\$221.45	02/20	\$3,392.62	*
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*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE OR DEFICIENCY THAT YOU MUST PAY. IT ALSO SHOWS YOU THE PROJECTED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING APRIL, 2022 AND ENDING MARCH, 2023.

----- **PROJECTED PAYMENTS FROM ESCROW - APRIL, 2022 THROUGH MARCH, 2023** -----

HOMEOWNERS INSU	1,504.41
CITY TAX	1,282.22
TOTAL	2,786.63
PERIODIC PAYMENT TO ESCROW	232.21 (1/12 OF "TOTAL FROM ESCROW")

----- **PROJECTED ESCROW ACTIVITY - APRIL, 2022 THROUGH MARCH, 2023** -----
---- PROJECTED PAYMENTS -- **-- ESCROW BALANCE COMPARISON --**

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED	REQUIRED
			ACTUAL STARTING BALANCE	= = = >	
APR, 22	232.21			438.10	464.53
MAY, 22	232.21			670.31	696.74
JUN, 22	232.21			902.52	928.95
JUL, 22	232.21			1,134.73	1,161.16
AUG, 22	232.21			1,366.94	1,393.37
SEP, 22	232.21			1,599.15	1,625.58
OCT, 22	232.21			1,831.36	1,857.79
NOV, 22	232.21	1,504.41	HOMEOWNERS INSU	2,063.57	2,090.00
DEC, 22	232.21			791.37	817.80
JAN, 23	232.21			1,023.58	1,050.01
FEB, 23	232.21			1,255.79	1,282.22
MAR, 23	232.21	1,282.22	CITY TAX	1,488.00	1,514.43
				437.99 ALP	464.42 RLP

**** CONTINUED ON NEXT PAGE ****

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE PROJECTED LOW POINT BALANCE (ALP) IS
LESS THAN THE REQUIRED LOW POINT BALANCE (RLP),
THEN THERE IS AN ESCROW SHORTAGE....

THE ESCROW SHORTAGE IS....

26.43- *

* THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT
WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM April 1, 2022.

AT THE TIME OF YOUR BANKRUPTCY FILING, YOUR ESCROW SHORTAGE INCLUDED IN THE POC (PROOF OF CLAIM) IS \$6,115.37.

----- CALCULATIONS OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	425.96 *
ESCROW PAYMENT	232.21
SHORTAGE PYMT	2.20

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 04/01/22 ==> 660.37

* IF YOUR LOAN IS AN ADJUSTABLE RATE MORTGAGE, THE PRINCIPAL & INTEREST PORTION OF
YOUR PAYMENT MAY CHANGE WITHIN THIS CYCLE IN ACCORDANCE WITH YOUR LOAN DOCUMENTS.

NOTE : YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY
HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN
WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM
ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL PROJECTED ESCROW
DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS \$431.68.
YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. YOUR MORTGAGE
CONTRACT AND STATE LAW ARE SILENT ON THIS ISSUE. WHEN YOUR ESCROW BALANCE
REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED
TO BE YOUR CUSHION AMOUNT.
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$464.42.

YOUR PROJECTED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES
THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

Escrow payments up to escrow analysis effective date:
10/20 \$245.81 11/20 \$245.81 12/20 \$4,046.36*

Escrow disbursements up to escrow analysis effective date:
03/22 \$1,282.22 CITY TAX

-VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at <https://carringtonmortgage.com/>.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC's compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA DISCLOSURE-

MILITARY PERSONNEL/SERVICE MEMBERS: If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC toll free at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time. You may also visit our website at <https://carringtonmortgage.com/>